Certificate Number: 00301-PAM-DE-031839890

Bankruptcy Case Number: 18-03493



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on October 30, 2018, at 11:35 o'clock PM EDT, JAVIER CARRANZA completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 31, 2018 By: /s/Rose Poley

Name: Rose Poley

Title: Certified Bankruptcy Counselor

Certificate Number: 00301-PAM-DE-031839057

Bankruptcy Case Number: 18-03493



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on October 31, 2018, at 11:47 o'clock AM EDT, CAROLINA E QUIROZ-CARRANZA completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 31, 2018 By: /s/Jimmy Arreaga

Name: Jimmy Arreaga

Title: Certified Bankruptcy Counselor